

FILED

MAY - 5 2021

U. S. DISTRICT COURT
EASTERN DISTRICT OF MO
ST. LOUIS

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

v.

RYAN KANZLER,
KAYLA SIMMONS, and
GARY FORD,

Defendants.

4:21CR00293 SEP/NCC

INDICTMENT

COUNT I
(Conspiracy)

The Grand Jury charges that:

1. From at least October 14, 2020 until March 11, 2021, in the Eastern District of Missouri,

**RYAN KANZLER and
KAYLA SIMMONS,**

the Defendants herein, along with others known and unknown, did knowingly and willfully combine, conspire, confederate, and agree (1) to knowingly steal mail; (2) to execute a scheme and artifice to obtain monies and funds owned by and under the custody and control of federally insured financial institutions by means of material false and fraudulent pretenses, representations, and promises, and (3) to knowingly use, with the intent to defraud, the means of identification of another person.

In violation of Title 18, United States Code, Sections 1708, 1344, and 1028(a)(7).

Manner and Means

2. The means and methods by which the conspiracy was sought to be accomplished, included, among others:

a. It was part of the conspiracy that Defendants would drive throughout the St. Louis Metropolitan area to search private authorized depositories for mail matter (mailboxes) for outgoing and incoming mail.

b. It was part of the conspiracy for Defendants to steal mail from mailboxes and packages from porches.

c. It was part of the conspiracy for Defendants, having stolen checks from the mail, to alter the checks both in amount and the name of the payee.

d. It was part of the conspiracy for Defendants, having altered the checks, to cash and attempt to cash the checks at local banks.

e. It was part of the conspiracy for Defendants, having access to means of identification as to individuals from their stolen mail, to use that means of identification to apply for credit cards.

OVERT ACTS

3. In furtherance of the conspiracy and to effect the objects thereof, the following overt acts, among others, were committed.

a. On or about October 14, 2020, outgoing mail was stolen from B.B.'s mailbox, such mail containing a Commerce Bank check #4448, made payable to HSN Card in the amount of \$91.72.

b. On or about October 19, 2020, KAYLA SIMMONS attempted to cash at Commerce Bank check #4448 referenced above in subparagraph 3a, altered to be payable to Amanda Blunt in the amount of \$917.20.

c. On or about November 21, 2020, mail was stolen from R.W.'s mailbox, such mail containing a PNC Bank check #6879, made payable to Discover in the amount of \$859.50.

d. On or about November 23, 2020, RYAN KANZLER cashed at PNC Bank, 4100 block of Telegraph Road, St. Louis County, Missouri, check #6879 referenced above in subparagraph 3c, altered to be payable to RYAN KANZLER in the amount of \$859.50.

e. On or about December 16, 2020, mail was stolen from E.Z.'s mailbox in the 12600 block of Villahill, St. Louis County, Missouri, such mail containing a copy of E.Z.'s driver's license and Social Security card.

f. On or about December 17, 2020, KAYLA SIMMONS, using the means of identification of E.Z., attempted to obtain a credit card issued by Discover.

All in violation of, and punishable under, Title 18, United States Code, Section 371.

COUNT II
(Mail Theft)

The Grand Jury further charges that:

4. On or about December 12, 2020, in the Eastern District of Missouri,

RYAN KANZLER and
KAYLA SIMMONS,

the Defendants herein, aiding and abetting each other, did steal and take from, and out of, an authorized depository for mail matter located at 7 Dwyer Place, Ladue, Missouri, mail belonging to S.M.

In violation of, and punishable under, Title 18, United States Code, Sections 1708 and 2.

COUNT III
(Mail Theft)

The Grand Jury further charges that:

5. On or about December 17, 2020, in the Eastern District of Missouri,

RYAN KANZLER and
KAYLA SIMMONS,

the Defendants herein, aiding and abetting each other, did steal and take from, and out of, an authorized depository for mail matter located at 12729 Creekside View, Creve Coeur, Missouri, mail belonging to C.L.

In violation of, and punishable under, Title 18, United States Code, Sections 1708 and 2.

COUNT IV
(Mail Theft)

The Grand Jury further charges that:

6. On or about December 24, 2020, in the Eastern District of Missouri,

RYAN KANZLER and
KAYLA SIMMONS,

the Defendants herein, aiding and abetting each other, did steal and take from, and out of, an authorized depository for mail matter located at 1614 Bentshire Court, Ellisville, Missouri, mail belonging to D.S.

In violation of, and punishable under, Title 18, United States Code, Sections 1708 and 2.

COUNT V
(Bank Fraud)

The Grand Jury further charges that:

A. **INTRODUCTION**

7. At all times material to this Indictment, Commerce Bank, PNC Bank, and US Bank were financial institutions insured by the Federal Deposit Insurance Corporation.

B. **SCHEME TO DEFRAUD**

8. From on or about October 14, 2020 until the present date, in the Eastern District of Missouri,

**RYAN KANZLER,
KAYLA SIMMONS, and
GARY FORD,**

the Defendants herein, knowingly executed and attempted to execute a scheme and artifice to defraud and to obtain money, funds, credits, and other property owned by and under the custody and control of Commerce Bank, PNC Bank, and US Bank, by means of false and fraudulent pretenses, representations, and promises.

C. **MANNER AND MEANS**

9. It was part of the scheme and artifice to defraud financial institutions and to obtain money under said financial institutions' custody and control by means of false and fraudulent pretenses, representations, and promises made in order to deceive, that:

a. Defendant KAYLA SIMMONS, aided and assisted by Defendant RYAN KANZLER, stole checks from the U.S. Mail.

b. Defendants KAYLA SIMMONS and RYAN KANZLER would alter the stolen checks.

c. Defendants KAYLA SIMMONS, RYAN KANZLER, and GARY FORD would negotiate and attempt to negotiate the stolen and altered checks.

D. **EXECUTION OF THE SCHEME**

The Grand Jury further charges that:

10. On or about October 19, 2020, in the Eastern District of Missouri,

KAYLA SIMMONS,

the Defendant herein, for the purpose of executing the aforementioned scheme, did knowingly attempt to negotiate a stolen and fraudulently altered Commerce Bank check in the amount of \$917.20.

In violation of, and punishable under, Title 18, United States Code, Section 1344.

COUNT VI
(Bank Fraud)

The Grand Jury further charges that:

11. The allegations of paragraphs 7 through 9 are incorporated by reference and realleged.

12. On or about November 23, 2020, in the Eastern District of Missouri,

RYAN KANZLER,

the Defendant herein, for the purpose of executing the aforementioned scheme, did knowingly negotiate a stolen and fraudulently altered PNC Bank check in the amount of \$859.50.

In violation of, and punishable under, Title 18, United States Code, Section 1344.

COUNT VII
(Bank Fraud)

The Grand Jury further charges that:

13. The allegations of paragraphs 7 through 9 are incorporated by reference and realleged.

14. On or about January 14, 2021, in the Eastern District of Missouri,

KAYLA SIMMONS,

the Defendant herein, for the purpose of executing the aforementioned scheme, did knowingly negotiate a stolen and fraudulently altered US Bank check in the amount of \$1,100.00.

In violation of, and punishable under, Title 18, United States Code, Section 1344.

COUNT VIII
(Bank Fraud)

The Grand Jury further charges that:

15. The allegations of paragraphs 7 through 9 are incorporated by reference and realleged.

16. On or about February 9, 2021, in the Eastern District of Missouri,

GARY FORD,

the Defendant herein, for the purpose of executing the aforementioned scheme, did knowingly attempt to negotiate a stolen and fraudulently altered US Bank check in the amount of \$700.00.

In violation of, and punishable under, Title 18, United States Code, Section 1344.

COUNT IX
(Access Device Fraud)

The Grand Jury further charges that:

17. Between January 21, 2021 and January 29, 2021, in the Eastern District of Missouri,

**RYAN KANZLER and
KAYLA SIMMONS,**

the Defendants herein, aiding and abetting each other, did knowingly and with intent to defraud, used and effectuated transactions in the aggregate amount exceeding \$1,000.00 with an access device, to wit: a credit card number xxxx xxxx xxxx 2544, issued to another person, to receive things of value, various merchandise, said activity affecting interstate commerce.

In violation of Title 18, United States Code, Sections 1029(a)(5) and 2 and punishable under Title 18, United States Code, Section 1029(c)(1)(A)(ii).

COUNT X
(Aggravated Identity Theft)

The Grand Jury further charges that:

18. On or about February 12, 2021, in the Eastern District of Missouri,

RYAN KANZLER,

the Defendant herein, did knowingly use, without lawful authority, a means of identification of another person during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), to wit: Access Device Fraud, in violation of Title 18, United States Code, Section 1029, knowing that the means of identification belonged to another actual person.

In violation of, and punishable under, Title 18, United States Code, Section 1028A(a)(1).

COUNT XI
(Aggravated Identity Theft)

The Grand Jury further charges that:

19. On or about October 19, 2020, in the Eastern District of Missouri,

KAYLA SIMMONS,

the Defendant herein, did knowingly use, without lawful authority, a means of identification of another person during and in relation to a felony violation enumerated in Title 18, United States Code, Section 1028A(c), to wit: Bank Fraud, in violation of Title 18, United States Code, Section 1344, knowing that the means of identification belonged to another actual person.

In violation of, and punishable under, Title 18, United States Code, Section 1028A(a)(1).

A TRUE BILL.

FOREPERSON

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